IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Marcial, et al.

Art Unit: 3627

Serial No.: 09/747,908

Filed: December 22, 2000

Examiner: Gerald J. O'Connor

For:

ACCOUNT RECONCILIATION

METHODS AND SYSTEMS

AMENDMENT AFTER FINAL

Mail Stop: AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated April 4, 2007, and made final, Applicants respectfully request consideration and entry of the following amendment.